

DAVID L. SKELTON, TRUSTEE #96250
 525 B STREET, SUITE 1430
 SAN DIEGO, CA 92101
 (619) 338-4006

UNITED STATES BANKRUPTCY COURT
 SOUTHERN DISTRICT OF CALIFORNIA
 325 WEST F STREET, SAN DIEGO CA 92101-6991

<p>In Re MICHAEL STEVENSON 2336 SUMAC DRIVE SAN DIEGO, CA 92105 Debtor.</p>	<p>Bankruptcy No. 09-06604-LT13 Date: 10/21/2009 Time: 10:00 A.M. Dept: 1</p>
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TRUSTEE OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

DAVID L. SKELTON, TRUSTEE, the standing Chapter 13 Trustee, hereby objects to the confirmation of the Chapter 13 plan. The basis for the objection is:

1-3. The debtor has failed to apply all projected disposable income to the Plan for a period of not less than three years. [1325(b)(1)(B)] **B22 and schedule I&J are misleading – debtor lives by himself in one piece of real estate and separated spouse and 2 adult children live in second piece of real estate. Need full tax return with schedule C, need P&Ls with bank statements.**

2-8. The debtor has no ability to make the payments proposed by the Plan. [1325(a)(6)] The debtor has no regular income. [109(e)] **Budget negative by \$740/mo. No provision for real estate taxes or insurance.**

3-10. The Plan is not proposed in good faith or does not comply with Code provisions. **0% plan for 2 pieces of real estate when only enough money for 1. Arrears of \$49,000 on one and \$30,000 on the other. Debtors right out of Ch 7 proposing 0% plan.**

/s/ David L. Skelton

DAVID L. SKELTON, TRUSTEE

I hereby certify under penalty of perjury that I served a true copy of this Objection to Plan on the attorney for the debtor and the debtor by [] personal service at the 341 hearing room [xx] U.S. mail, postage prepaid:

Attorney for Debtor:

JOSEPH J REGO #163183
 8765 AERO DR #306
 SAN DIEGO, CA 92123

DATE MAILED: June 29, 2009

/s/ Wendy Rabb

Clerk for the office of David L. Skelton Trustee
 525 B Street, Suite 1430
 San Diego, CA 92101